AMENDMENTS TO THE CLAIMS

Please replace the claims, including all prior versions, with the listing of claims below.

Listing of Claims:

~~Claims~~What is claimed is:

1.   (Currently Amended) ~~Method~~A method for the electronic payment ~~of goods or services~~ implemented in a series of payment steps ~~with a minimum amount in each instance,~~ by a customer to a retailer using a data and/or telecommunication network and involving an accounting system server, ~~with~~comprising:

[[-]] generating a unique process identifier ~~being generated~~ by the accounting system server for the payment ~~process or series of payment steps~~ and being transmitted at least in a first payment step in a confirmation request from the accounting system server, together with payment amount information, to a customer terminal~~,~~;

[[-]] ~~the customer~~ transmitting a confirmation message from a customer terminal via the data or telecommunication network to the accounting system server to release ~~a credit or~~at least a partial credit for the payment amount for payment in assignment to the process identifier~~,~~;

[[-]] ~~a comparison being carried out~~comparing, on the accounting system server, of ~~a credit or~~the at least partial credit of the customer registered with the accounting system server and available for electronic management thereby with the payment amount released by ~~said~~the customer; and

[[-]] further to the establishment of a credit amount exceeding the released payment amount by the accounting system server in response to the confirmation message, charging ~~of~~the released payment amount or a partial amount to be paid ~~up to this point~~ being triggered by this and sending a first execution message relating to the completed charge ~~being sent~~ to a retailer terminal.

2.   (Currently Amended) ~~Method~~ The method according to Claim 1, ~~characterized in that~~ wherein the process identifier is generated in assignment to a customer identifier by the accounting system server and transmitted in advance to the retailer~~, particularly~~ in response to a request message transmitted from the retailer terminal.

3.   (Currently Amended) ~~Method~~ The method according to Claim 2, ~~characterized in that~~ wherein the process identifier is sent electronically in an identifier notification from the accounting system server to the retailer terminal.

4.   (Currently Amended) ~~Method~~ The method according to ~~one of the preceding claims,~~ ~~characterized in that~~ claim 1, wherein a second payment step and any ~~further~~ additional steps of an associated series of payment steps are executed in each instance by

[[-]] __transmission of a step-related payment amount in assignment to the process identifier to the accounting system server,

[[-]] __verification of the step-related payment amount in relation to a payment amount remaining from the released payment amount and

[[-]] __charging further to the establishment of a step-related payment amount less than the remaining payment amount and sending a further execution message to the retailer terminal.

5.   (Currently Amended) The ~~M~~ method according to Claim 4, ~~characterized in that~~ wherein in the second payment step or ~~further~~ additional steps in the result of the establishment of a step-related payment amount exceeding the released remaining payment amount, a confirmation request is sent by the accounting system server to a customer terminal with the original or a new process identifier and payment amount information with a payment amount at least covering the difference between the step-related payment amount and the remaining payment amount and charging of the step-related payment amount is only triggered after receipt of a corresponding confirmation message from the customer terminal.

6. (Currently Amended) The ~~M~~method according to Claim 5, ~~characterized in that~~wherein the payment amount specified in the confirmation request for confirmation ~~purposes~~ is ~~significantly~~ substantially larger than ~~the~~ a difference between the step-related payment amount and the remaining payment amount, such that further to a confirmation message for ~~this~~ the payment amount, a new remaining payment amount is released for a plurality of subsequent payment steps in the accounting system server.

7. (Currently Amended) ~~Method~~ The method according to ~~one of the preceding claims,~~ ~~characterized in that~~claim 1, wherein each message from the retailer terminal or the accounting system server includes a retailer identifier and a context data record identifying the goods or service.

8. (Currently Amended) ~~Method~~ The method according to ~~one of the preceding claims,~~ ~~characterized in that the~~claim 1, the process identifier is transmitted to the retailer terminal by email or SMS.

9. (Currently Amended) ~~Method~~ The method according to ~~one of Claims 1 to 7~~claim 1, wherein ~~characterized in that~~ the customer is notified of the process identifier at a point of sale outside the data or telecommunication network~~, in particular verbally or in writing~~.

10. (Currently Amended) ~~Method~~ The method according to ~~one of the preceding claims,~~ ~~characterized in that~~claim 1, wherein the confirmation request is transmitted from the accounting system server to the customer terminal via email, WAP push, SMS or as a synthetic voice message.

va-89368

New U.S. Appln.
Attorney Docket No.: 449122078800

11.   (Currently Amended) ~~Method~~ The method according to ~~one of the preceding claims, characterized in that~~ claim 1, wherein the confirmation request from the accounting system server to the customer terminal includes a retailer name and a context data record identifying the goods or service.

12.   (Currently Amended) ~~Method~~ The method according to ~~one of the preceding claims, characterized in that~~ claim 1, wherein the confirmation message is sent from the customer terminal to the accounting system server by email redirect, WAP redirect or SMS redirect~~, in particular~~ without additional input on the part of the customer.

13.   (Currently Amended) ~~Method~~ The method according to ~~one of Claims 1 to 11, characterized in that~~ claim 1, wherein the confirmation message is sent from the customer terminal to the accounting system server by voice message subject to subsequent voice ID or by DTMF.

14.   (Currently Amended) ~~Method~~ The method according to ~~one of the preceding claims, characterized in that~~ claim 1, wherein the confirmation message from the customer terminal to the accounting system server includes a customer identifier that is automatically generated or input by the customer and optionally also an authentication code~~, in particular a PIN or a password~~.

15.   (Currently Amended) ~~Method~~ The method according to ~~one of the preceding claims, characterized in that~~ claim 1, wherein the accounting system server sends a second execution message to the customer terminal in addition to the first execution message to the retailer terminal.

16.   (Currently Amended) An ~~A~~arrangement for the electronic payment, comprising: ~~for implementing the method according to one of the preceding claims, with~~

- an accounting system server of an accounting system operator~~,~~;

- a customer terminal linked to a data and/or telecommunication network, which can be connected via ~~said~~the network to the accounting system server; and

- a retailer terminal ~~also~~ linked to the data and/or telecommunication network or a further communication network, which can be connected via ~~said~~the network to the accounting system server,

whereb~~y~~in the accounting system server has ~~means~~a generating device for generating and sending a confirmation request to the customer terminal, ~~means~~a receiving device for receiving a confirmation message from the customer terminal and for extracting at least the process identifier and a released payment amount from this, a storage ~~means~~device for customer-related storage of the credit amount and for process-related storage of the released payment amount, a comparison ~~means~~device for comparing the credit amount with the payment amount and control and a transmission ~~means~~device connected to the comparison ~~means~~device to trigger the charge and to send the execution message to the retailer terminal.

17.   (Currently Amended) ~~Arrangement~~The arrangement according to Claim 16, ~~characterized in that~~wherein the customer terminal is configured as a mobile radio terminal and the data and/or telecommunication network has a mobile radio network, and a mobile radio transmission/receiving ~~means~~device ~~are~~is assigned to the accounting system server for bi-directional mobile radio communication with the customer terminal.

18.   (Currently Amended) ~~Arrangement~~The arrangement according to Claim ~~16 or~~ 17, ~~characterized in that~~wherein the ~~accounting system server has~~ generating ~~means~~device for generating the process identifier and the transmission ~~means~~device are connected to ~~these~~ for

transmission thereof to the retailer terminal.

19.   (Currently Amended) ~~Arrangement~~ The arrangement according to ~~one of Claims 16 to 18,~~

~~characterized in that~~claim 16, wherein the accounting system server ~~also has~~further comprises a calculation ~~means~~device to calculate the remaining payment amount from a stored released payment amount and at least one step-related payment amount and the storage ~~means~~device is connected to the calculation ~~means~~device to store the remaining payment amount in place of the released payment amount as input data for the comparison ~~means~~device.

20.   (Currently Amended) ~~Arrangement~~ The arrangement according to ~~one of Claims 16 to 19,~~

~~characterized in that~~ claim 126, wherein the accounting system server has an identification and storage ~~means~~device for extracting a retailer identifier and/or customer identifier from messages from the retailer terminal or customer terminal and ~~for its or their~~ a storage and addressing ~~means~~device for addressing the confirmation request and/or execution message and optionally further messages to the customer terminal or retailer terminal based on the stored retailer identifier or customer identifier.

va-89368

New U.S. Appln.
Attorney Docket No.: 449122078800